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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Donald K. Craddick

Serial No.: 10/020,641

Filing Date: December 10, 2001

Title: CONCENTRATION OF ELECTRONIC PAYMENTS

Assistant Commissioner for Patents

Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached Form PTO-1449. This Information Disclosure Statement is being filed within three months of the filing of the above referenced application or before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

Respectfully submitted,

Steven C. Sereboff
Registration No. 37,035
Attorney for Applicant

March 5, 2002

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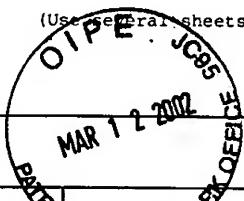
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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope address to : Assistant Commissioner for Patent, Washington, D. C. 20231 on March 5, 2002

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Christina Nicoll

FORM PTO-1449 (Modified) INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)								Docket No. 806-24-001	Application Number 10/020,641
								Applicant: Donald K. Craddick	
								Filed: December 10, 2001	Group A Date



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U. S. PATENT DOCUMENTS

Examiner Initial	Document Number								Date	Name	Class	Subclass	Priority Date
	5	3	8	3	1	1	3	1/17/95	Kight et al.	364	401	7/25/91	
	5	4	6	5	2	0	6	11/7/95	Hilt et al.	364	406	11/1/93	
	5	6	5	5	0	8	9	8/5/97	Bucci	395	240	4/10/92	
	5	6	7	7	9	5	5	10/14/97	Doggett et al.	380	24	4/7/95	
	5	6	9	9	5	2	8	12/16/97	Hogan	395	240	10/31/95	
	5	8	3	2	4	6	0	11/3/98	Bednar et al.	705	27	6/2/95	
	5	8	8	4	2	8	8	3/16/99	Chang et al.	705	40	12/9/96	
	5	9	2	0	8	4	7	7/6/99	Kolling et al.	705	40	10/7/96	

FOREIGN PATENT DOCUMENTS

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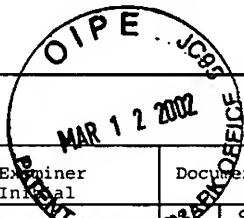
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(2-92)

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									Applicant: Donald K. Craddick								
									Filed: December 10, 2001					Group A			



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U.S. PATENT DOCUMENTS

Examiner Initial	Document Number							Date	Name	Class	Subclass	Printing Date ass if Appropriate
	9	6	3	9	2	5	10/5/99	Kolling et al.	705	40	10/8/97	
	5	9	7	8	7	8	0	Watson	705	40	11/21/97	
	6	0	3	2	1	3	3	Hilt et al.	705	40	11/3/95	
	6	0	4	4	3	6	2	Neely	705	34	9/8/97	
	6	0	7	0	1	5	0	Remington et al.	705	34	10/18/96	
	6	2	8	9	3	2	2	Kitchen et al.	705	40	3/3/98	
	6	2	9	2	7	8	9	Schutzer	705	40	8/21/98	
	6	3	1	1	1	7	0	Embrey	705	40	12/3/97	
	6	3	1	7	7	4	5	Thomas et al.	707	100	3/15/00	

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class Int'l	Subclass	Translation	
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